

DECLARATION AND POWER OF ATTORNEY

As below named inventors, we hereby declare that:

Our residence, post office and citizenship are as stated below next to our names,

We believe that we are the original, first and joint inventors of the subject matter claimed and for which a patent is sought on the invention METHOD AND APPARATUS FOR EVALUATING FRAUD RISK IN AN ELECTRONIC COMMERCE TRANSACTION, the specification of which

☒ is attached hereto.

☐ was filed on _____ as Application Serial No. _____ and was amended on (if applicable).

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is known to us to be material to patentability in accordance with Title 37, Code of Federal Regulations, Section 1.56.

We hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications(s):

Number	Country	Day/Month/Year filed	Priority Claimed
			<input type="checkbox"/>
			<input type="checkbox"/>

We hereby claim the benefit under 35 USC §119(e) of any United States provisional application(s) listed below.

Prior Provisional Application(s):

Application Number	Filing Date
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We hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, We acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Prior U.S. Application(s):

Serial No.	Filing Date	Status: Patented, Pending, Abandoned
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We hereby declare that all statements made herein of our own knowledge and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

We hereby appoint the following attorney(s) and/or agent(s): Brian D. Hickman, Reg. No. 35,894; Christopher J. Palermo, Reg. No. 42,056; Bobby K. Truong, Reg. No. 37,499; Edward A. Becker, Reg. No. 37,777; Marcel K. Bingham, Reg. No. 42,327; Carl L. Brandt, Reg. No. 44,555; Carina M. Tan, Reg. No. 45,769; and Craig G. Holmes, Reg. No. 44,770, all of

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with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, and all future correspondence should be addressed to them.

Full name of sole or first inventor: MICHAEL LEWIS

Inventor's signature:

Date:

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Inventor's signature:

Date:

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Full name of third inventor: THOMAS ARNOLD

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Date:

Residence:

Citizenship:

Post Office Address:

WILLIAM WRIGHT

Date:

California

Address: _____

JOHN PETTIT

Date:

California

Address:

[illegible]